

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Christopher M Strenz § Case No. 14-44019  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Cindy M. Johnson, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 04/15/2016 in Courtroom ,

Second Floor  
Joliet City Hall Building  
150 West Jefferson Street  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/15/2016

By: /s/ Cindy M. Johnson  
Chapter 7 Trustee

*Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	4,774.38
and approved disbursements of	\$	90.00
leaving a balance on hand of <sup>1</sup>	\$	4,684.38

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 1,193.60	\$ 0.00	\$ 1,193.60
Total to be paid for chapter 7 administrative expenses			\$ 1,193.60
Remaining Balance			\$ 3,490.78

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,981.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank	\$ 4,673.69	\$ 0.00	\$ 816.49
2	Pyod, Llc Its Successors And Assigns As Assignee	\$ 15,307.87	\$ 0.00	\$ 2,674.29
Total to be paid to timely general unsecured creditors				\$ 3,490.78
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Cindy M. Johnson

Chapter 7 Trustee

*Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Christopher M Strenz  
Debtor

Case No. 14-44019-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mflowers  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Mar 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2016.

db                   #+Christopher M Strenz, 4119 Osbron Street, Plano, IL 60545-1498  
22716418           +ARC - Dekalb LLC, 520 E 22nd Street, Lombard, IL 60148-6110  
22716423           ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
                     (address filed with court: Citibank SD, NA, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195)  
22716421           +Capital One, N.A., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
22716422           #+Cheryl Odette, 4119 Osbron, Plano, IL 60545-1498  
22716424           +Citimortgage, Inc., c/o Law Offices of Ira T. Nevel, 175 N. Franklin, Suite 201, Chicago, IL 60606-1847  
22716427           +Elgin Lab Physicians, PO Box 1509, Elgin, IL 60121-1509  
22716428           +FMA Alliance, Ltd., PO Box 65, Houston, TX 77001-0065  
22716429           +Freedman Anselmo Lindberg, LLC, 1771 W. Diehl Road, Suite 150, PO Box 3228, Naperville, IL 60566-3228  
22716430           #+Lakewood Springs Homeowners Assn., C/O Foster Premier Inc., PO Box 661126, Chicago, IL 60666-1126  
22716432           +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
22716434           +United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
22716435           +Valley West Hospital, Payment Processing Center, PO Box 739, Moline, IL 61266-0739

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22716417           +E-mail/Text: ally@ebn.phinsolutions.com Mar 17 2016 01:05:45     Ally Financial,  
                     PO Box 130424, Roseville, MN 55113-0004  
22716419           +E-mail/Text: mmeyers@blittandgaines.com Mar 17 2016 01:08:44     Blitt & Gaines, P.C.,  
                     661 Glenn Ave., Wheeling, IL 60090-6017  
22716420           +E-mail/Text: cms-bk@cms-collect.com Mar 17 2016 01:06:20     Capital Management Services, LP,  
                     698 1/2 South Ogden St., Buffalo, NY 14206-2317  
22716425           +E-mail/Text: mrdiscren@discover.com Mar 17 2016 01:05:47     Discover Financial Services Llc,  
                     PO Box 15316, Wilmington, DE 19850  
23835965           +E-mail/Text: mrdiscren@discover.com Mar 17 2016 01:05:47     Discover Bank,  
                     Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
22716426           +E-mail/Text: collections@earthmovercu.com Mar 17 2016 01:06:30     Earthmover Credit Union,  
                     PO Box 2937, Aurora, IL 60507-2937  
22716431           +E-mail/Text: bankruptcynotices@cbeccompanies.com Mar 17 2016 01:07:38  
                     Nelson, Watson, & Associates, PO Box 1299, Haverhill, MA 01831-1799  
22716433           +E-mail/Text: clientservices@northwestcollectors.com Mar 17 2016 01:06:18  
                     Northwest Collectors, 3601 Algonquin Rd., Suite 23, Rolling Meadows, IL 60008-3143  
23842542           +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 17 2016 01:24:52  
                     PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
                     Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mflowers  
Form ID: pdf006

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Total Noticed: 22

Date Rcvd: Mar 16, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2016 at the address(es) listed below:

Cindy M. Johnson on behalf of Trustee Cindy M. Johnson cmjtrustee@jnlegal.net,  
cjohnson@ecf.epiqsystems.com  
Cindy M. Johnson cmjtrustee@jnlegal.net, cjohnson@ecf.epiqsystems.com  
James M Philbrick on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.  
jmpphilbrick@att.net  
Linda M Salfisberg on behalf of Debtor 1 Christopher M Strenz lsalfisberg@sbcglobal.net  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 5